



Office of Human Resources
 Brown Hall Suite 434
 105 W O St, Russellville, AR 72801
 Phone: (479) 968-0396

Summary of Benefits 2018

Medical Insurance - Arkansas Blue Cross and Blue Shield

\$2,700 Deductible HSA Plan

Employee <\$25,000: \$0 / month
 Employee < \$50,000: \$0 / month
 Employee >\$50,000: \$0 / month

Spouse Premium: \$402.48 / month
 Child(ren) Premium: \$167.58 / month
 Family Premium: \$578.06 / month

Deductible:

\$2,700 Individual/ \$5,400 Family

Annual Max:

\$2,700 Individual / \$5,400 Family

Co-pays:

None – Member pays 100% until deductible

\$3,000 Deductible PPO Plan

Employee <\$25,000: \$13.00 / month
 Employee < \$50,000: \$26.00 / month
 Employee >\$50,000: \$52.00 / month

Spouse Premium: \$453.50 / month
 Child(ren) Premium: \$188.82 / month
 Family Premium: \$651.42 / month

Deductible:

\$3,000 Individual / \$6,000 Family

Annual Max:

\$5,500 Individual / \$11,000 Family

Co-pays:

Office Visit \$35.00
 \$15 Generic/\$45 Brand/\$65 Non-preferred

\$950 Deductible PPO Plan

Employee <\$25,000: \$28.08 / month
 Employee < \$50,000: \$56.15 / month
 Employee >\$50,000: \$112.28 / month

Spouse Premium: \$497.52 / month
 Child(ren) Premium: \$207.18 / month
 Family Premium: \$714.60 / month

Deductible:

\$950 Individual / \$1,900 Family

Annual Max:

\$3,450 Individual / \$6,900 Family

Co-pays:

Office Visit \$35.00
 \$15 Generic/\$45 Brand/\$65 Non-preferred

Dental Insurance – Arkansas BCBS

Rates (per month)

Employee Only: \$0
 Employee & Spouse: \$25.86
 Employee & Children: \$22.36
 Employee & Family: \$57.89

Deductible:

\$50 Individual

Co-insurance:

100% Preventive Services
 80% Basic Services
 50% Major Services
 50% Orthodontic Services

Vision Insurance – Vision Service Plan/Arkansas BCBS

Rates (per month)

Employee Only: \$ 9.00
 Employee & Spouse: \$16.67
 Employee & Children: \$18.02
 Employee & Family: \$25.67

Co-pays:

\$10 Exam / \$15 Materials

Exam:

Once every 12 months

Lenses or

Contact Lenses: Once every 12 months

Frames: Once every 24 months

Life Insurance and Disability Products – US Able Life

Group Term Life

Coverage: 2 x annual salary with a maximum of \$50,000

Employee Contribution for max. coverage: \$9 per month / Employer Contribution for max. coverage: \$9 per month

Voluntary Group Term Life

Available for employee, spouse and children

Rates based on age and coverage amount

Long Term Disability

Benefit: 60% of basic monthly wage up to \$7500

Benefits begin on the 91st day

Short Term Disability

Benefit: 60% of basic weekly wage up to \$1250

Benefits begin on 8th day

Ancillary Products – US Able

Cancer - Critical Choice, Accident, Hospital Indemnity